AUTOMOBILE POLICY ENDORSEMENT
CONTENTS COVERAGE ENDORSEMENT
(Fire and Lightning and Combined Additional Coverage Including Malicious Mischief and Vandalism)

The Policy Number and Effective Date need be completed only when this endorsement is issued subsequent to preparation of the policy.

Policy Number

Effective Date

We agree with you to the following:

Definition of Terms
1. "Loss" means direct and accidental loss of or damage to the insured property.
2. "Vehicle" when used in this endorsement means:
   a) a mobile home; or
   b) a travel or recreational trailer; or
   c) a motor home.

Losses We Will Pay
We will pay for loss to the covered property caused by:
1. fire and lightning;
2. windstorm, hail or earthquake;
3. flood or rising waters;
4. external discharge or leakage of water except loss resulting from rain, snow or sleet whether or not wind-driven;
5. explosion, riot or civil commotion;
6. malicious mischief or vandalism; or
7. the forced landing of any aircraft or of its parts or equipment.

A $25 deductible will be applied to each loss except for loss caused by fire and lightning.

Property Covered
The property described below is covered while in, upon or attached to the vehicle described in the Declarations or while being used in connection with that vehicle and within twenty-five feet of it.
1. radio and television antennas, awnings and cabanas;
2. equipment designed to create added living facilities

This endorsement forms a part of your policy. It is effective at 12:01 A.M. local time at your address on the effective dates shown above.